Declaration and Power of Attorney For Patent Application

As a below named inventor, I hereby declare that:

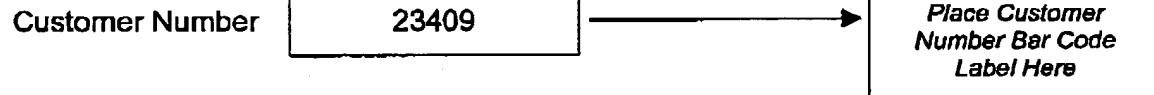
My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD AND APPARATUS FOR EVALUATING A FINANCIAL ACCOUNT APPLICANT (Attorney Docket No. 25213/9023), the specification of which was filed with my authority, on August 31, 2000 as Application Serial No. 09/653,595.

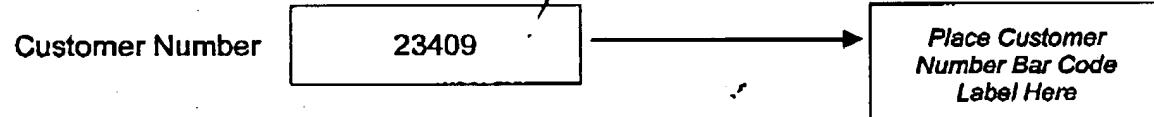
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims referred to above.

I acknowledge the duty to disclose to the Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

As a named inventor, I hereby appoint the following registered practitioners to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:



DIRECT ALL COMMUNICATIONS IN OR PERTAINING TO THIS APPLICATION TO:



I hereby claim the benefit under Title 35, United States Code, §120 of the United States applications listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>Application Serial No.</u>	<u>Filing Date</u>	<u>Status</u>
60/168,272	1 December 1999	Pending
60/168,276	1 December 1999	Pending
60/168,273	1 December 1999	Pending
60/213,367	23 June 2000	Pending

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first joint inventor: Ruth Marie Tritz

Inventor's signature Ruth Marie Tritz
 Date: 11/22/00
 Residence: Loretto, Minnesota
 Citizenship: United States of America
 Post Office Address: 150 Pondview Drive
 Loretto, Minnesota 55357

Full name of second joint inventor: Shawn M. Bates

Inventor's signature /
 Date:
 Residence: White Bear Lake, Minnesota
 Citizenship: United States of America
 Post Office Address: 3834 Linden Avenue
 White Bear Lake, Minnesota 55110

Full name of third joint inventor: Adam J. Elliott

Inventor's signature /
 Date:
 Residence: Lino Lakes, Minnesota
 Citizenship: United States of America
 Post Office Address: 6612 Sherman Lake Road
 Lino Lakes, Minnesota 55038



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Customer Number

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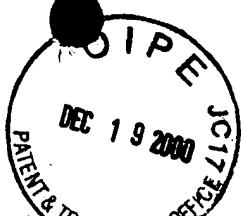
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Date: _____
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Full name of second joint inventor: Shawn M. Bates

Inventor's signature _____
Date:
Residence: White Bear Lake, Minnesota
Citizenship: United States of America
Post Office Address: 3834 Linden Avenue
White Bear Lake, Minnesota 55110

Full name of third joint inventor: Adam J. Elliott

Inventor's signature *Copy Grier*
Date: 11/24/2000
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Citizenship: United States of America
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